

AMENDMENTS TO THE SPECIFICATION

- (A) Please amend the paragraph beginning at page 1, line 21, as follows:

a1
--Watch accounts (also known as watch account portfolios or watch portfolios) are portfolios that have been created to monitor stocks (or, more generally, issues) over time. An example of a watch account is available at the Clearstation ~~<http://www.clearstation.com>~~ Internet website. Here, an investor may designate a watch account with a number of stocks and display how those stocks have changed since the watch account was first created. However, no method exists to assign an initial starting value to the watch account or to designate a number of shares purchased. Clearstation also supports the use of default values when creating a normal portfolio. The default values in Clearstation are defined as the quantity of shares needed to have a total investment in a stock be equal to \$10,000. So, if one was to designate five stocks and select the default values option, the portfolio is created with enough shares of each stock so the initial investment in each stock was \$10,000 on the day the stock was added to the account. However, the approach shown by Clearstation for using the default valuation of \$10,000 for each holding fails to adequately mirror the monitoring situations needed by investors watching a stock or set of stocks. There is no provision for designating a fixed number of shares, designating a total valuation of a portfolio, or altering the date upon which the issues are initially priced. Because of these shortcomings, alternative methods of designating portfolios are needed.--.

- (B) Please delete the paragraph at page 4, lines 2-3, in its entirety, as follows:

--~~The present invention relates to a system and method for capturing annotations associated with a non-modifiable document.--.~~

- (C) Please amend the paragraph beginning at page 7, line 22, as follows:

a2
--Workstation 201 includes a system for receiving and displaying received financial information from the various backend servers 205, 206, and 207. It is appreciated that all

A²
connection pathways may include the Internet. In one embodiment, workstation 201 includes a stand-alone software package that displays the financial information from the backend servers 205, 206, and 207. This software package may be a financial software package including Intuit's Quicken or Microsoft's Money. In an alternative embodiment, workstation 201 is running an Internet browser capable of accessing information across the Internet. The browser may be Netscape 4.6 by the Netscape Corporation or Internet Explorer 5.0 by the Microsoft Corporation. The backend servers 205, 206, and 207 may be connected to the Internet and provide a site for access by investors at workstations 201 to create and manage portfolios as are known in the art. An example of a site is Yahoo! Finance by Yahoo! and Moneycentral by MSN <~~http://moneycentral.msn.com~~>. These sites provide an investor with the ability to ~~receiving~~ receive current information regarding issues in his portfolio.--

(D) Please amend the paragraph beginning at page 8, line 12, as follows:

A³
--Figure 2B shows an alternative system for delivering financial information to a workstation in accordance with embodiments of the present invention. A user receives financial information at workstation 201 from a financial information server 208. The financial information server receives information from other databases and servers. The sources are well known in the art and are listed here for reference. Reference database 210 provides reference information to the financial information server 208. Country database ~~211~~ 212 provides country-specific information when needed. For example, country database ~~211~~ 212 may provide information to financial information server 208 when the markets close in the respective countries. Quotes source 203 and News source 204 provide the News/Quotes server 209 with current information regarding issues including current trading values, volumes, percent changes, and the like. In this embodiment, the workstation 201 may connect directly to and receive information from the financial information server 208 without needing to accommodate information arriving from other sources.--

A⁴
(E) Please amend the paragraph beginning at page 9, line 3, as follows:

A4
--Figures 3 to 7 show user interfaces for creating a portfolio in accordance with embodiments of the present invention. The user interfaces may be used when accessing one of the above sites to allow investors to easily set up portfolios. The interfaces may be downloaded as HTML pages with information being posted back to the server for processing. Alternatively, the interfaces may be part of local program developed to minimize the processing to be accomplished by the server. For example, the interfaces may be programmed in Java or ActiveX or any other language as known in the art that may run in a browser running on workstation 201. For instance, to create a model portfolio, the user may access the MoneyCentral site ~~at http://moneycentral.msn.com.~~ From the MoneyCentral home page, the user clicks on the "My Portfolio" link, which takes them to the ActiveX Portfolio Manager. The ActiveX control is an executable program that runs on the client machine and communicates with a server using HTTP requests. The MoneyCentral Portfolio Manager runs as an ActiveX control when the user is accessing the site using Internet Explorer 3.0 or higher OR Netscape Navigator 3.0 or higher on Win 95/98 or Windows NT. From the Portfolio Manager the user clicks on the File menu and chooses the "New Account..." option. This action brings up the dialog box as shown in Figure 3.--.

(F) Please amend the paragraph beginning at page 9, line 18, as follows:

A5
--Figure 3 shows a user interface 301 after a user has indicated she wants to create a new account or portfolio. A variety of types of accounts may be displayed in "Account Type" box 302, with each having a user interface portion for receiving a user's selection. The interface 301 provides the user with the option of creating a new regular account 303, a new watch account 304, or import an existing account 305. Section 306 provides a user interface portion for receiving user navigational inputs. Once a user has selected the type of account desired, the user is directed to the user interface of Figure 4.--.

(G) Please amend the paragraph beginning at page 10, line 14, as follows:

Q6 --In one embodiment, only one type of account may exist with the option of making it a model account. This system makes it simple ~~of~~ for a new user to establish accounts without having to separate out watch accounts from regular accounts. In another embodiment, watch accounts are separately defined from regular accounts. One advantage of keeping regular accounts separate from watch accounts is in the computation of realized gain for the account.--

(H) Please amend the paragraph beginning at page 11, line 9, as follows:

Q7 --Figure 5 shows the user interface of Figure 4 with fields populated. Specifically, user interface window 501 includes the name of the account user interface portion 502 with the account named "My Model Portfolio". User interface portion 504 includes the names of four issues including Amazon.com (amzn), Dell Computers (dell), Intel Corporation (intc), and Microsoft Corporation (msft) (the symbol search button 503 also remains visible). Here, the Model Portfolio box 505 has been checked. Once checked, new user interface portion 506 having options available for configuring a model portfolio is displayed. In an alternate embodiment, model portfolio box 505 may be eliminated as population of any of the interfaces in portion 506 may enable the model portfolio designation of the account.--

(I) Please amend the paragraph beginning at page 12, line 6, as follows:

Q8 --Third, selection of option 509 permits designation of a total portfolio value. The initial value may be set to \$10,000, for example. Alternatively, there may be no initial value specified, instead waiting for user input (e.g., in value entry box 510). Further, option 509 may include a drop down menu listing predefined values including, for instance, \$10, \$50, \$100, \$500, \$1000, \$10,000, \$100,000 and the like.--

(J) Please amend the paragraph beginning at page 14, line 3, as follows:

Q9 --Figure 6 shows a user interface similar to that of Figure 5 but with separate options selected. Here, option 509 has been selected (as shown as 601) with a new value for ~~the~~

Appln. No.: 09/592,660 (Attorney Docket No. 003797.86776)

Amendment dated June 27, 2003

Reply to Office Action of April 9, 2003

Q9 each stock in box 602 (\$20,000 as compared to the \$10,000 in Figure 5). Further, the date in user interface portion 603 has been changed from January 11, 2000 (Figure 5), to January 3, 2000. The button 604 to activate a navigable calendar remains visible.--
